

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEBRA TERRI CATALDO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-24665

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/18/2016 and confirmed on 2/2/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|----------|-----------|
| Total Receipts | | 63,784.69 |
| Less Refunds to Debtor | 1,079.05 | |
| TOTAL AMOUNT OF PLAN FUND | | 62,705.64 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 4,423.00 | |
| Trustee Fee | 2,846.70 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,269.70 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | US BANK NA Acct: 9331 | 12,356.59 | 12,356.59 | 0.00 | 12,356.59 |
| | US BANK NA Acct: 9331 | 0.00 | 0.00 | 0.00 | 0.00 |
| | US BANK NA Acct: 9331 | 9,807.91 | 9,807.91 | 0.00 | 9,807.91 |
| | US BANK NA - TRUSTEE Acct: 9331 | 0.00 | 33,271.44 | 0.00 | 33,271.44 |
| | US BANK NA Acct: 9331 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PHFA(*) Acct: 4103 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | 55,435.94 |

| | | | | | |
|----------|--------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | DAVID A COLECCHIA ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | DEBRA TERRI CATALDO Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | DEBRA TERRI CATALDO Acct: | 1,079.05 | 1,079.05 | 0.00 | 0.00 |
| | LAW CARE Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | DAVID A COLECCHIA ESQ Acct: | 3,423.00 | 3,423.00 | 0.00 | 0.00 |
| | DAVID A COLECCHIA ESQ Acct: | 1,000.00 | 1,000.00 | 0.00 | 0.00 |
| | US BANK NA Acct: 9331 | 0.00 | 0.00 | 0.00 | 0.00 |

*** NONE ***

| | | | | | |
|-----------|---|----------|------|------|------|
| Unsecured | | | | | |
| | DUQUESNE LIGHT COMPANY(*) Acct: 9012 | 291.17 | 0.00 | 0.00 | 0.00 |
| | PHFA(*) | 9,222.08 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 4103 | | | | |
| | GLHEC & AFFILIATES: GLHEGC NELA USA | 6,140.78 | 0.00 | 0.00 | 0.00 |
| | Acct: 9012 | | | | |
| | AMERICAN INFOSOURCE LP AGENT FOR | 240.32 | 0.00 | 0.00 | 0.00 |
| | Acct: 0001 | | | | |
| | GLHEC & AFFILIATES: GLHEGC NELA USA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 9012 | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PURCELL KRUG & HALLER | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| *** NONE *** | | | | | |

TOTAL PAID TO CREDITORS 55,435.94

TOTAL CLAIMED
PRIORITY 0.00
SECURED 22,164.50
UNSECURED 15,894.35

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DEBRA TERRI CATALDO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24665

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Debra Terri Cataldo
Debtor

Case No. 16-24665-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Debra Terri Cataldo, 632 Penny Drive, Pittsburgh, PA 15235-4243 |
| cr | + BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311 |
| 14351011 | GOAL STRUCTURED SOLUTIONS TR 2015-1 on behalf of, United Student Aid Funds., Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc, Attn: Bankruptcy Litigation Unit E3149 PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 15176840 | U.S. BANK, NATIONAL ASSOCIATION, ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Oct 27 2022 23:39:00 | GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708 |
| cr | Email/Text: creditcardbkcorrespondence@bofa.com | Oct 27 2022 23:39:00 | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785 |
| cr | Email/Text: creditcardbkcorrespondence@bofa.com | Oct 27 2022 23:39:00 | Bank of America, N.A., U.S. BANK, NATIONAL ASSOCIATION, AS SUCC, PO BOX 31785, TAMPA, FL 33631-3785 |
| cr | + Email/Text: blegal@phfa.org | Oct 27 2022 23:39:00 | Pennsylvania Housing Finance Agency/HEMAP, 211 N. Front Street PO BOX 15206, Harrisburg, PA 17105-5206 |
| 14337827 | Email/Text: bncnotifications@pheaa.org | Oct 27 2022 23:39:00 | ACS/Education Services, c/o Conduent Business Services, P. O. Box 2461, Harrisburg, PA 17105-2461 |
| 14808404 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Oct 27 2022 23:39:00 | United Student Aid Funds, Inc (USAF), 2501 International Lane, Madison, WI 53704 |
| 14366677 | Email/PDF: ebn_ais@aisinfo.com | Oct 27 2022 23:42:18 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14337828 | + Email/Text: creditcardbkcorrespondence@bofa.com | Oct 27 2022 23:39:00 | Bank Of America, NC4-105-03-14, P. O. Box 26012, Greensboro, NC 27420-6012 |
| 14415232 | + Email/Text: kbarkley@bernsteinlaw.com | Oct 27 2022 23:40:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14917735 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Oct 27 2022 23:39:00 | GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961 |
| 14337829 | + Email/Text: blegal@phfa.org | Oct 27 2022 23:39:00 | PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406 |
| 14353627 | Email/Text: blegal@phfa.org | Oct 27 2022 23:39:00 | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101 |
| 14395756 | Email/Text: creditcardbkcorrespondence@bofa.com | Oct 27 2022 23:39:00 | U.S. BANK, NATIONAL ASSOCIATION, et. al., C/O BANK OF AMERICA, N.A., PO BOX |

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2022

Form ID: pdf900

Total Noticed: 18

14337830

Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

31785, Tampa, FL 33631-3785

Oct 27 2022 23:38:00

Verizon, P. O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Bank of America, N.A. |
| cr | | Duquesne Light Company |
| cr | | U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUS |
| cr | | US Bank National Association,etal |
| cr | * | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785 |
| cr | * | BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785 |
| cr | * | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785 |
| cr | * | Bank of America, N.A., U.S. Bank, National Association, As Succ, PO BOX 31785, TAMPA, FL 33631-3785 |
| 14391367 | *P++ | PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court., PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101 |

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| David A. Colecchia | on behalf of Debtor Debra Terri Cataldo colecchia542@comcast.net dcolecchia@my-lawyers.us;sshopley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us |
| David A. Colecchia | on behalf of Plaintiff Debra Terri Cataldo colecchia542@comcast.net dcolecchia@my-lawyers.us;sshopley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us |
| Jeremy J. Kobeski | on behalf of Creditor US Bank National Association etal pawb@fedphe.com, mcpupec@grenenbirsic.com |
| Jodi L. Hause | on behalf of Creditor Bank of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com |
| Leon P. Haller | on behalf of Defendant Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |
| Leon P. Haller | on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |

District/off: 0315-2

User: auto

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Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A.
AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE STRUCTURED ASSET INVESTMENT LOAN
TRUST, MORTGAGE PASS-THROUGH CERTIFICATES mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor US Bank National Association et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor US Bank National Association et al pawb@fedphe.com

TOTAL: 13